













Debtor 1 **Nicole K Jefferson**

Case number (if known)

**For your attorney, if you are represented by one**

**If you are not represented by an attorney, you do not need to file this page.**

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

**/s/ Kevin Rouse ARDC**

Signature of Attorney for Debtor

Date

**March 17, 2017**

MM / DD / YYYY

**Kevin Rouse ARDC**

Printed name

**Ledford, Wu & Borges, LLC**

Firm name

**105 W. Madison**

**23rd Floor**

**Chicago, IL 60602**

Number, Street, City, State & ZIP Code

Contact phone **312-853-0200**

Email address

**notice@billbusters.com**

**#6284394**

Bar number & State











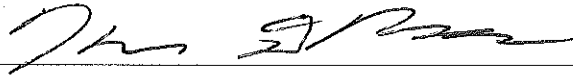
**Section I.** ☐ A check in this box indicates that the debtor consents to immediate entry of an order directing the debtor's employer to deduct from the debtor's wages the amount specified in Paragraph 1 of Section D and to pay that amount to the trustee on the debtor's behalf. If this is a joint case, details of the deductions from each spouse's wages are set out in Section G.

**Payroll Control**

**Signatures Debtor(s)** [Sign only if not represented by an attorney]

**Date** \_\_\_\_\_

**Debtor's Attorney**



**Date** March 16, 2017

**Attorney Information**  
(name, address,  
telephone, etc.)

Kevin Rouse ARDC #6284394  
Ledford, Wu & Borges, LLC  
105 W. Madison  
23rd Floor  
Chicago, IL 60602  
312-853-0200  
Fax: 312-873-4693

**Special Terms** [as provided in Paragraph G]

1. Where the total amount of a claim is less than the estimate specified in Section E, the creditor shall be paid the amount of its allowed claim and the proof of claim shall constitute a notice of reduction consented to by the creditor.
2. The heading of Paragraph E(5) shall be amended to read: "Arrears on mortgage or any other debt secured by real estate."
3. The trustee shall make no payment on any claim secured by real estate after the automatic stay is modified as to the holder of the claim.



**United States Bankruptcy Court  
Northern District of Illinois**

In re Nicole K Jefferson

Debtor(s)

Case No.  
Chapter

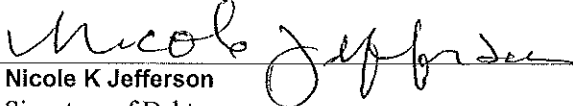
13

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: 24

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: March 16, 2017

  
\_\_\_\_\_  
Nicole K Jefferson  
Signature of Debtor







































































3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
6. Advise the debtor of the need to maintain appropriate insurance.

***B. AFTER THE CASE IS FILED***

**THE DEBTOR AGREES TO:**

1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
3. Notify the attorney of any change in the debtor's address or telephone number.
4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
9. Be available to respond to the debtor's questions throughout the term of the plan.
10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
12. Object to improper or invalid claims.
13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
14. Timely respond to motions for relief from stay.
15. Prepare, file, and serve all appropriate motions to avoid liens.
16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
17. Provide any other legal services necessary for the administration of the case.



- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.

2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### ***E. CONDUCT AND DISCHARGE***

1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.

2. *Improper conduct by the debtor.* If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.

3. *Discharge of the attorney.* The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

***F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES***

1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
3. Before signing this agreement, the attorney has received , \$0.00 toward the flat fee, leaving a balance due of \$4,000.00; and \$0.00 for expenses, leaving a balance due for the filing fee of \$0.00.
4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: March 17, 2017

Signed:

/s/ Nicole K Jefferson

Nicole K Jefferson

/s/ Kevin Rouse ARDC

Kevin Rouse ARDC #6284394

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

**Local Bankruptcy Form 23c**









**United States Bankruptcy Court  
Northern District of Illinois**

In re **Nicole K Jefferson**

Debtor(s)

Case No.

Chapter

**13**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **24**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **March 17, 2017**

**/s/ Nicole K Jefferson**

**Nicole K Jefferson**

Signature of Debtor

Allnce Col  
Po Box 506  
2010 M1 728426  
Richmond, IL 60071

Arnold Scott Harris, P.C.  
111 W. Jackson Blvd  
Ste 600  
Chicago, IL 60604

CHL Properties, LLC  
7952 S. Eberhart  
Chicago, IL 60619

City of Chicago  
Dept of Revenue  
P.O. Box 88292  
Chicago, IL 60680-1292

City of Chicago Corporate Counselor  
121 N. LaSalle Street  
Suite 600  
Chicago, IL 60602

City of Chicago Dept. of Finance  
PO Box 6330  
Chicago, IL 60680

Illinois Title Loan  
7013 S. Stoney Island Rd.  
Chicago, IL 60649

Internal Revenue Service  
P.O. Box 7346  
Philadelphia, PA 19101-7346

Jcitron Law  
120 W Madison St  
Chicago, IL 60602

Jefferson Capital Systems, LLC  
16 Mclelland Rd  
Saint Cloud, MN 56303

Kass Management  
2000 N Racine, Ste 4400  
2010 M1 728426  
Chicago, IL 60614

Kass Management Services Inc.  
1740 E. 55th Street  
2010 M1 728426  
Chicago, IL 60615

Midwest Title Loans, Inc.  
3751 W. 79th Street  
Chicago, IL 60652

Peoples Gas  
Attn: Bankruptcy  
200 E Randolph  
Chicago, IL 60601

Secretary of State  
Safety & Financial  
2701 S. Dirksen Parkway  
Springfield, IL 62723

Social Security Administration  
P.O. Box 33018  
Baltimore, MD 21290-3018

Social Security Administration  
300 Spring Garden Street  
Philadelphia, PA 19123-2992

Social Security Administration  
77 W. Jackson  
Chicago, IL 60604

Stellar Recovery Inc.  
4500 Salisbury Road  
Suite 10  
Jacksonville, FL 32216

Stellar Recovery, Inc.  
PO Box 1234  
Fort Mill, SC 29716

Steller Recovery, Inc.  
P.O. Box 1119  
Charlotte, NC 28201-1119

The Semrad Law Firm  
20 S. Clark Street, 28th Floor  
Chicago, IL 60603

US Attorney  
Northern District of Illinois  
219 S. Dearborn St. Fifth Floor  
Chicago, IL 60604

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One Alpharetta Place  
Alpharetta, GA 30004